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From: Barbara Coady [mailto:bltcoady@mailshell.com]

Sent: Wednesday, June 28, 2006 8:31 PM

To: Public Hearing

Subject: Walmart No Banking!

Dear Ms. Bair,

I'm writing to plead with you to prevent Walmart from developing or expanding into a banking and/or mortgage institution. The banking institutions in existence are already plentiful and serve the public well - especially the locally owned ones. Walmart would force the smaller banks and Savings and Loans out of business, not to mention the potential for raising the bar on ever-increasing bank fees for mundane transactions, such as ATM use at your own bank, withdrawals, and enormous overdraft penalties (I was once charged \$30 for being a penny short!)

Walmart has already done enough damage to small businesses in their surrounding communities. Please help stop the bleeding.

Sincerely,

Barbara Coady